

IN RE:

FRANCIS J. ZABOROWSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Respondents.

Case No.:12-21605

Chapter 13

Related to Dkt. No. 73

ORDER OF COURT

## BY DEFAULT

AND NOW, this 10th day of August, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


  
U.S. BANKRUPTCY JUDGE jah

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Francis J. Zaborowski  
 Debtor

Case No. 12-21605-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Aug 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2017.

db +Francis J. Zaborowski, 608 Wall Street, Glassport, PA 15045-1741  
 13340057 +Borough of Glassport, 440 Monongahela Avenue, Glassport, PA 15045-1423  
 13422497 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13340058 +Department Stores National Bank/Macy's, c/o Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846  
 13353198 +Department Stores National Bank/Visa, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 13340065 +South Allegheny School District, 2743 Washington Blvd., McKeesport, PA 15133-2099  
 13340066 +Springleaf, c/o Shapiro & DeNardo, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702  
 13956689 +Springleaf Financial Services, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13575731 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13347335 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 11 2017 01:21:43 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13340059 E-mail/Text: mrdiscren@discover.com Aug 11 2017 01:19:40 Discover, P.O. Box 71084, Charlotte, NC 28272-1084  
 13347537 E-mail/Text: mrdiscren@discover.com Aug 11 2017 01:19:40 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13378313 E-mail/PDF: gecscedi@recoverycorp.com Aug 11 2017 01:21:38 GE Capital Retail Bank, Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13340060 E-mail/PDF: gecscedi@recoverycorp.com Aug 11 2017 01:21:39 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32896-0061  
 13340061 E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:04 Huntington Bank, P.O. Box 182519, Columbus, OH 43218-2519  
 13345751 +E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:04 Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424  
 13340062 +E-mail/Text: bankruptcy@huntington.com Aug 11 2017 01:20:04 Huntington National Bank, 2361 Morse Road, Columbus, OH 43229-5891  
 13340063 E-mail/Text: bnckohlsnotices@becket-lee.com Aug 11 2017 01:19:42 Kohl's, P.O. Box 3120, Milwaukee, WI 53201-3120  
 13340067 E-mail/PDF: cbp@onemainfinancial.com Aug 11 2017 01:21:16 Springleaf Financial Services, 710 Clairton Blvd., Suite 1, Pittsburgh, PA 15236-4650

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Metlife Insurance Company USA c/o Select Portfolio  
 13340064 Regis Zaborowski  
 cr\* +Huntington National Bank, P.O. Box 89424, Cleveland, OH 44101-6424  
 cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262  
 cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 TOTALS: 2, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 12, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 19

Date Rcvd: Aug 10, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2017 at the address(es) listed below:

Danielle Boyle-Ebersole on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
James Warmbrodt on behalf of Creditor Metlife Insurance Company USA c/o Select Portfolio Servicing, Inc. bkgroup@kmllawgroup.com  
Keri P. Ebeck on behalf of Creditor Huntington National Bank kebeck@weltman.com, jbluemle@weltman.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rodney D. Shepherd on behalf of Debtor Francis J. Zaborowski rodsheph@cs.com  
Ronda J. Winneccour cmecf@chapter13trusteeewdpa.com

TOTAL: 6